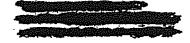


Walle Direct Line To Sevings"

19211 N'ARNO STREET, SUITE AS PHOINTE, ARCCINA 61028 FORTURATE BOO 293, 4000 FAX: 450, 705-1187 CLETORIA SERVICE 800-677-9612

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September 25, 2002



Dear Marie

As you know, ATN has been taking care of your phone services since June. Because of the uncertain future of TTI National which is wholly owned by benkrupt WorldCom, we would like to switch your account with enother provider that we are now unlisting.

The cales provide is Fowerier Global (PNO). They are an constanding company with excellent service; they conduct their operation with high standards of ethics. ATN can handle all of the paperwork to affect a smooth transition of your account from TII National to FNO.

Your current rate with TTI is 4,25 spm; your current CA instate rate is 3,62 spm.

With PNG, I can after you 4.5 cpm with an 11% discount for an effective rate of just 4.01 cpm; that represents a savings of almost 6%. Your CA rate with PNG will be 3.9 cpm; however, the 11% discount provides an effective rate of just 3.47 cpm for a savings of just over 4%. In addition, we will provide 60 from minutes of state-to-state calling. The same rates also apply for toll-free members.

We strough recommend your allowing us as transition your secount to FNG, You will use about 5% over TTL but the biggest concern is that TTI/WorldCom may not survive the bunkruptcy. These could be service disruptions and other problems. PNG would accept your account without any additional credit checks.

Please let me know if you would want rec to prepare the paperwork. And, please exil if you have any questions or concerns.

Sincerdy.

Goorge Bein, VP 200-705-4000, Em. 9112